

**What is claimed is:**

**Exercise Monitor**

1. An exercise monitor, comprising:  
  
a motion sensor adapted to measure an exercise motion of a user;  
  
identity check means for verifying said user's identity, said identity check means operable in an active mode; and  
  
recording means for recording an output data of said motion sensor;  
  
wherein said recording means records said exercise motion as valid data only after said identity check means has verified said user's identity when said identity check means is operated in said active mode.
2. An exercise monitor according to claim 1, wherein said verifying said user's identity is processed without notice.
3. An exercise monitor according to claim 1, wherein said verifying said user's identity is processed by said user in said exercise motion right after a predetermined length of time has passed.

4. An exercise monitor according to claim 1, wherein said verifying said user's identity is processed by asking said user one or more specific questions and allowing said user to input one or more correct answers for said one or more specific questions.

5. An exercise monitor according to claim 4, wherein said one or more questions are selected out of a plurality of questions previously registered in said exercise monitor.

6. An exercise monitor according to claim 4, wherein said verifying said user's identity is processed by asking said user one or more specific questions without notice.

7. An exercise monitor according to claim 4, wherein said one or more specific questions are delivered by telephone or said questions are stored in said exercise monitor in advance.

8. An exercise monitor according to claim 4, wherein said one or more correct answers for said one or more specific questions are personal key words which only said user knows.

9. An exercise monitor according to claim 1, wherein said verifying said user's identity is processed by physiological data of said user.

10. An exercise monitor according to claim 9, wherein said physiological data is a fingerprint pattern or voiceprint pattern of said user.

11. An exercise monitor according to claim 1, further comprising, in addition to said identity check means, a wearing check means to verify that said monitor is actually being worn by said user;

wherein said recording means records said exercise motion as valid data only after said wearing check means has verified that said monitor is actually being worn by said user.

12. An exercise monitor according to claim 11, wherein said wearing check means is activated based on an instruction which said user can not obtain unless said user is actually wearing said exercise monitor adjacent to the skin of said user.

13. An exercise monitor according to claim 12, wherein said instruction which said user can not obtain unless said user is actually wearing said exercise monitor adjacent to the body of said user, is to vibrate a portion of the skin of said user.

14. An exercise monitor according to claim 11, wherein said wearing check means is processed based on a characteristic signal which can be detected only when said user is exercising while wearing said exercise monitor.

15. An exercise monitor according to claim 14, wherein said exercise monitor is provided with a step counter equipped with said motion sensor to detect a walking motion, and said motion sensor can verify said wearing by a motion characteristic of walking.

16. An exercise monitor according to claim 11, wherein said wearing check means is actually being worn by said user, is processed if there is a high correlation between physiological data of said user which is obtained only if said monitor is actually being worn by said user, and an output of said exercise monitor.

17. An exercise monitor according to claim 16, wherein said physiological data of said user is a synchronized exercise rhythm generated by said exercise monitor and obtained only if said monitor is actually being worn by said user, and said verifying is processed if there is a high correlation between said synchronized exercise rhythm and a pulse wave data of said user which is said output of said exercise monitor.

18. An exercise monitor according to claim 11, wherein said wearing check means is processed if there is a high correlation between acceleration data of said user which is obtained only if said monitor is actually being worn by said user, and an output of said motion sensor.

19. An exercise monitor according to claim 18, wherein said acceleration data of said user is a synchronized exercise rhythm generated by said exercise monitor and obtained only if said monitor is actually being worn by said user, and said verifying is processed if there is a high correlation between said synchronized exercise rhythm and an acceleration of said user's body which is related to said output of said motion sensor.

#### **Insurance Premium Management System**

20. An insurance premium management system which provides a predetermined amount of benefits to an insured person who is recognized by an insurance company as an insured person who has achieved a predetermined amount of exercise, and thereby reduces medical expenses of said insured person, by using an exercise monitor to recognize that said insured person has achieved said predetermined amount of exercise, said exercise monitor; comprising:

a motion sensor adapted to measure an exercise motion of a user;

identity check means for verifying said user's identity, said identity check means operable in an active mode; and

recording means for recording an output data of said motion sensor;

wherein said recording means records said exercise motion as a valid data only after said identity check means has verified said user's identity when said identity check means is operated in said active mode.

21. An insurance premium management system according to claim 20, wherein said predetermined amount of benefits includes a premium discount.

22. An insurance premium management system according to claim 20, wherein said exercise monitor further comprises, in addition to said identity check means, a wearing check means to verify that said monitor is actually being worn by said user, and said recording means records said exercise motion as a valid data only after said wearing check means has verified that said monitor is actually being worn by said user.

23. An insurance premium management system according to claim 21, wherein said premium discount is lower than an actual reduction

of said medical expenses for said insurance company by usage of said exercise monitor.

24. An insurance premium management system according to claim 22, wherein data of an achieved amount of exercise is provided to said insurance company by a health guidance company, and said health guidance company generates an information value, said health guidance company is paid for within a saving value range for said insurance company, said saving value range is defined by a difference between an amount of premium discounts and an actual reduction of said medical expenses.

25. An insurance premium management system according to claim 22, wherein said health guidance company further provides a health-care guidance for said insured person.